



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name AMERIS BANCORP

City/State ATLANTA, GA

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 23,687,471

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019											
Average assets (\$000)	23,338,161		21,107,589		21,826,914		19,205,260		14,586,905											
Net income (\$000)	171,764		213,289		376,913		261,988		161,441											
Number of BHCs in peer group	132		131		130		128		125											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	3.14	2.67	83	3.12	2.65	80	3.02	2.60	80	3.35										
+ Non-interest income	1.48	0.96	78	1.96	1.11	85	1.66	1.04	82	2.31										
- Overhead expense	2.47	2.17	76	2.70	2.24	78	2.56	2.17	81	3.20										
- Provision for credit losses	0.18	0.09	82	-0.27	-0.15	30	-0.16	-0.09	31	0.66										
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	62	0										
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0										
= Pretax net operating income (tax equivalent)	1.97	1.40	87	2.66	1.79	89	2.29	1.66	86	1.80										
Net operating income	1.47	1.06	87	2.02	1.36	89	1.73	1.26	87	1.36										
Net income	1.47	1.06	87	2.02	1.35	89	1.73	1.26	87	1.36										
Net income (Subchapter S adjusted)		1.63			2.16			1.97		1.18										
Percent of Average Earning Assets																				
Interest income (tax equivalent)	3.70	3.12	87	3.70	3.14	85	3.57	3.06	83	4.24										
Interest expense	0.21	0.24	49	0.26	0.27	57	0.24	0.25	60	0.51										
Net interest income (tax equivalent)	3.49	2.88	89	3.44	2.85	84	3.33	2.80	82	3.73										
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	0.06	0.08	55	0.09	0.13	44	0.04	0.11	32	0.28										
Earnings coverage of net loan and lease losses (X)	43.81	-9.51	66	37.88	4.52	78	74.44	39.72	77	10.84										
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.98	1.17	31	1.18	1.39	35	1.06	1.23	33	1.38										
Allowance for loan and lease losses / Total loans and leases	0.95	1.15	30	1.09	1.37	28	0.98	1.20	30	1.27										
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.41	84	0.44	0.63	38	0.52	0.49	61	0.63										
30–89 days past due loans and leases / Total loans and leases	0.47	0.32	77	0.31	0.27	68	0.37	0.32	67	0.39										
Liquidity and Funding																				
Net noncore funding dependence	-6.24	3.09	15	-12.12	-1.82	20	-15.14	-2.33	16	-6.55										
Net short-term noncore funding dependence	-6.77	-1.79	22	-13.43	-8.21	28	-17.74	-7.71	19	-7.31										
Net loans and leases / Total assets	75.75	61.60	83	72.26	59.81	84	71.09	58.67	80	75.59										
Capitalization																				
Tier 1 leverage ratio	9.01	9.08	48	9.23	9.11	57	8.64	8.98	44	8.99										
Holding company equity capital / Total assets	12.97	10.04	91	12.96	10.88	80	12.43	10.71	78	12.95										
Total equity capital (including minority interest) / Total assets	12.97	10.14	91	12.96	11.01	78	12.43	10.82	78	12.95										
Common equity tier 1 capital / Total risk-weighted assets	10.10	11.90	26	11.61	12.69	37	10.46	12.42	24	11.14										
Net loans and leases / Equity capital (X)	5.84	6.22	45	5.58	5.51	54	5.72	5.53	57	5.84										
Cash dividends / Net income	12.13	34	15	9.83	25.30	22	11.14	28.27	15	15.93										
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14		-0.65										
Growth Rates																				
Assets	8.23	7.91	64	10.14	9.29	59	16.73	10.50	77	12.04										
Equity capital	8.33	-0.29	78	15.32	9.31	81	12.06	7.46	81	7.19										
Net loans and leases	13.45	11.87	64	-1.34	0.79	53	9.79	3.36	78	7.01										
Noncore funding	-29.45	10.50	11	-41.93	-23.76	28	17.42	-14.79	84	-57.35										
Parent Company Ratios																				
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0										
Long-term debt / Equity capital	9.79	11.61	54	10.59	11.05	57	10.13	10.95	55	11.34										
Equity investment in subsidiaries / Equity capital	109.43	103.92	77	110.42	103.07	86	106.49	103.22	72	110.17										
Cash from ops + noncash items + op expense / Op expense + dividends	45.31	116.54	25	31.09	130.64	13	221.06	154.48	75	178.38										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	363,203	338,870	672,983	690,724	585,925	7.18	174.99
Income from lease financing receivables.....	5,103	47	3,106	185	923	10757.45	5975.00
Fully taxable income on loans and leases.....	361,304	330,387	659,451	672,145	571,079	9.36	184.78
Tax-exempt income on loans and leases.....	7,002	8,530	16,638	18,764	15,769	-17.91	32.34
Estimated tax benefit on income on loans and leases.....	1,861	2,268	4,423	4,987	4,191	-17.93	-31.45
Income on loans and leases (tax equivalent).....	370,167	341,185	680,512	695,896	591,039	8.49	174.45
Investment interest income (tax equivalent).....	11,634	11,478	22,785	31,484	38,930	1.35	9.95
Interest on balances due from depository institutions.....	5,836	1,117	3,882	1,739	8,139	422.47	780.24
Interest income on other earning assets.....	287	263	509	2,537	2,635	9.13	-55.91
Total interest income (tax equivalent).....	387,924	354,043	707,688	731,656	640,743	9.57	164.30
Interest on time deposits of \$250K or more	867	1,955	3,130	9,468	9,684	-55.65	-65.25
Interest on time deposits < \$250K.....	1,943	4,724	7,463	23,855	39,800	-58.87	62.32
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,190	5,894	11,764	25,744	53,049	5.02	33.09
Interest on other borrowings and trading liabilities.....	3,992	3,028	6,884	14,484	21,712	31.84	-21.34
Interest on subordinated debt and mandatory convertible securities	9,042	9,271	18,544	15,199	6,983	-2.47	597.69
Total interest expense.....	22,034	24,872	47,785	88,750	131,228	-11.41	49.75
Net interest income (tax equivalent).....	365,890	329,171	659,903	642,906	509,515	11.15	177.07
Non-interest income.....	172,565	207,362	362,931	443,632	189,543	-16.78	218.41
Adjusted operating income (tax equivalent)	538,455	536,533	1,022,834	1,086,538	699,058	0.36	189.10
Overhead expense.....	287,780	284,697	558,026	614,786	463,164	1.08	152.03
Provision for credit losses.....	21,155	-28,449	-35,365	126,360	20,100		403.45
Securities gains (losses)	0	0	532	0	120		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	229,471	280,274	500,688	345,397	215,933	-18.13	237.94
Applicable income taxes	55,725	64,643	119,199	78,256	50,143	-13.80	171.45
Tax equivalent adjustments	1,982	2,342	4,576	5,153	4,349	-15.37	-36.76
Applicable income taxes (tax equivalent).....	57,707	66,985	123,775	83,409	54,492	-13.85	143.87
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	171,764	213,289	376,913	261,988	161,441	-19.47	288.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	171,764	213,289	376,913	261,988	161,441	-19.47	288.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	171,764	213,289	376,913	261,988	161,441	-19.47	288.25
Investment securities income (tax equivalent).....	11,634	11,478	22,785	31,484	38,930	1.35	9.95
US Treasury and agency securities (excluding mortgage-backed securities)	1,897	794	1,447	1,963	2,075	138.92	54.10
Mortgage-backed securities	7,994	8,412	17,105	24,006	30,245	-4.97	30.71
All other securities	1,743	2,272	4,233	5,515	6,610	-23.30	-46.11
Cash dividends declared.....	20,841	20,971	41,987	41,724	30,350	-0.62	180.31
Common	20,841	20,971	41,987	41,724	30,350	-0.62	180.31
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	172,565		207,362		362,931		443,632		189,543			
Fiduciary activities income	2,583		2,109		4,985		3,142		1,411			
Service charges on deposit accounts - domestic	14,274		13,468		28,308		28,157		31,883			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	0		0		0		0		0			
Insurance activities revenue.....	31		26		57		41		61			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	43,852		19,399		37,801		-27,819		9,707			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	82,627		153,268		252,148		405,638		112,223			
Other non-interest income.....	29,198		19,092		39,632		34,473		34,258			
Total overhead expenses	287,780		284,697		558,026		614,786		463,164			
Personnel expense.....	165,827		181,490		337,776		360,279		223,938			
Net occupancy expense.....	24,543		22,224		47,225		52,501		41,073			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	10,325		8,190		14,965		19,612		17,713			
Other operating expenses.....	87,085		72,793		158,060		182,394		180,440			
Fee income on mutual funds and annuities.....	0		0		0		0		0			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	2,885		2,686		2,865		2,671		2,722			
Average personnel expense per employee.....	57.48		67.57		117.90		134.89		82.27			
Average assets per employee.....	8,089.48		7,858.37		7,618.47		7,190.29		5,358.89			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10
Overhead expenses / Net Interest Income + non-interest income	53.64	59.40	27	53.29	59.03	25	54.80	59.28	29	56.85	62.28	31
Percent of Average Assets												
Total overhead expense	2.47	2.17	76	2.70	2.24	78	2.56	2.17	81	3.20	2.57	79
Personnel expense.....	1.42	1.20	77	1.72	1.25	88	1.55	1.21	85	1.88	1.30	91
Net occupancy expense.....	0.21	0.22	42	0.21	0.24	32	0.22	0.23	39	0.27	0.26	58
Other operating expenses.....	0.83	0.72	75	0.77	0.73	68	0.79	0.72	70	1.05	0.94	73
Overhead less non-interest income	0.99	1.19	29	0.73	1.10	19	0.89	1.10	30	0.89	1.25	21
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	53.45	58.92	27	53.06	58.45	26	54.56	58.83	29	56.58	61.82	32
Personnel expense.....	30.80	32.65	36	33.83	33.10	48	33.02	32.93	44	33.16	32.36	48
Net occupancy expense.....	4.56	6.14	24	4.14	6.33	19	4.62	6.23	24	4.83	6.58	20
Other operating expenses.....	18.09	19.36	43	15.09	18.60	25	16.92	19.18	36	18.59	22.28	39
Total non-interest income	32.05	25.40	72	38.65	28.18	76	35.48	27.67	70	40.83	28.83	78
Fiduciary activities income	0.48	2.23	36	0.39	2.24	32	0.49	2.20	36	0.29	2.09	32
Service charges on domestic deposit accounts	2.65	3.45	38	2.51	3.19	35	2.77	3.27	38	2.59	3.27	37
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6
Insurance activities revenue.....	0.01	0.36	34	0	0.37	29	0.01	0.36	30	0	0.41	27
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	8.14	1.38	90	3.62	0.55	94	3.70	0.60	93	-2.56	0.01	6
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	15.35	1.51	97	28.57	3.83	97	24.65	3.30	97	37.33	3.92	97
Other non-interest income.....	5.42	9.09	29	3.56	9.26	11	3.87	9.27	13	3.17	9.65	5
Overhead less non-interest income	21.40	32.73	17	14.41	29.94	13	19.07	30.52	18	15.75	31.93	13
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.28	21.22	75	23.06	21.54	67	23.81	21.18	79	22.66	18.63	75
Applicable income tax + TE / Pretax net operating income + TE	25.15	23.38	70	23.90	23.10	66	24.72	22.67	77	24.15	21.18	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	13,332,919	11,688,079	12,633,674	10,701,838	10,366,536	14.07	218.60
Commercial and industrial loans	2,645,091	2,087,399	2,402,454	2,219,952	1,330,847	26.72	251.10
Loans to individuals	343,046	626,779	457,073	1,052,924	1,550,833	-45.27	124.90
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	89,000	62,829	56,977	53,783	56,676	41.65	25.83
Other loans and leases	1,706,630	1,526,294	1,578,712	1,620,087	1,170,295	11.82	160.10
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,116,686	15,991,380	17,128,890	15,648,584	14,475,187	13.29	211.41
Less: Allowance for loan and lease losses	172,642	175,070	167,582	199,423	38,189	-1.39	587.79
Net loans and leases	17,944,044	15,816,310	16,961,308	15,449,161	14,436,998	13.45	209.78
Debt securities that reprice or mature in over 1 year	1,121,499	696,804	612,135	844,134	1,293,447	60.95	44.31
Mutual funds and equity securities	1,400	1,455	1,448	1,466	1,461	-3.78	-57.95
Subtotal	19,066,943	16,514,569	17,574,891	16,294,761	15,731,906	15.46	190.08
Interest-bearing bank balances	1,956,209	3,024,795	3,736,844	1,894,206	351,451	-35.33	1319.49
Federal funds sold and reverse repos	5,000	20,000	20,000	20,000	24,413	-75.00	
Debt securities that reprice or mature within 1 year	41,423	109,418	59,336	137,745	108,956	-62.14	2.19
Trading assets	0	0	0	0	0		
Total earning assets	21,069,575	19,668,782	21,391,071	18,346,712	16,216,726	7.12	212.08
Non-interest-bearing cash and due from depository institutions	345,657	259,721	307,813	203,349	246,234	33.09	147.78
Premises, fixed assets, and leases	276,168	286,203	281,470	296,578	272,423	-3.51	128.03
Other real estate owned	835	10,383	4,550	22,635	33,397	-91.96	-98.03
Investment in unconsolidated subsidiaries	4,710	4,710	4,710	4,710	4,865	0.00	39.39
Intangible and other assets	1,990,526	1,657,158	1,868,689	1,564,673	1,468,934	20.12	485.22
Total assets	23,687,471	21,886,957	23,858,303	20,438,657	18,242,579	8.23	220.19
Quarterly average assets	23,414,478	21,512,066	23,030,123	19,841,468	17,979,845	8.84	227.46
Average loans and leases (YTD)	17,373,773	15,983,213	16,156,010	15,490,987	11,315,950	8.70	217.81
Memoranda							
Loans held-for-sale	555,665	1,210,589	1,254,632	1,167,659	1,656,711	-54.10	278.61
Loans not held-for-sale	17,561,021	14,780,791	15,874,258	14,480,925	12,818,476	18.81	209.67
Real estate loans secured by 1–4 family	4,429,617	4,100,547	4,342,982	3,794,455	4,370,440	8.03	181.60
Commercial real estate loans	8,731,330	7,401,776	8,110,948	6,734,966	5,836,283	17.96	254.24
Construction and land development	1,747,284	1,527,883	1,452,339	1,606,710	1,639,660	14.36	210.84
Multifamily	693,382	536,386	596,001	347,951	297,317	29.27	350.91
Nonfarm nonresidential	6,290,664	5,337,507	6,062,608	4,780,305	3,899,306	17.86	259.69
Real estate loans secured by farmland	171,972	185,756	179,744	172,417	159,813	-7.42	16.98
Total investment securities	1,164,322	807,677	672,919	983,345	1,403,864	44.16	41.81
U.S. Treasury securities	312,888	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	36,453	66,608	52,374	80,001	96,273	-45.27	-62.52
Municipal securities	72,868	60,837	56,717	66,778	105,260	19.78	-49.78
Mortgage-backed securities	726,250	636,166	534,884	784,204	1,148,870	14.16	37.36
Asset-backed securities	0	0	0	0	0		
Other debt securities	14,463	42,611	27,496	50,896	52,000	-66.06	-68.97
Mutual funds and equity securities	1,400	1,455	1,448	1,466	1,461	-3.78	-57.95
Available-for-sale securities	1,051,268	777,167	591,621	981,879	1,402,403	35.27	28.04
U.S. Treasury securities	312,888	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	36,453	66,608	52,374	80,001	96,273	-45.27	-62.52
Municipal securities	40,963	60,837	47,812	66,778	105,260	-32.67	-71.77
Mortgage-backed securities	646,501	607,111	463,939	784,204	1,148,870	6.49	22.28
Asset-backed securities	0	0	0	0	0		
Other debt securities	14,463	42,611	27,496	50,896	52,000	-66.06	-68.97
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-14,509	-47	-1,644				
Available-for-sale securities appreciation (depreciation)	-16,082	31,595	19,734	42,299	22,965		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	306,010	389,619	367,006	438,695	679,589	-21.46	-42.46

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Demand deposits	8,262,929	6,983,761	7,774,823	6,151,070	4,199,448	18.32	393.92
NOW, ATS and transaction accounts	3,770,148	3,513,702	3,784,925	3,241,056	2,366,109	7.30	220.36
Time deposits less brokered deposits < \$250K	887,326	878,641	966,411	1,121,568	1,753,879	0.99	6.87
MMDA and other savings accounts	6,002,147	5,785,171	6,302,738	5,520,915	4,594,143	3.75	211.48
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,922,550	17,161,275	18,828,897	16,034,609	12,913,579	10.26	237.48
Time deposits of \$250K or more	462,431	567,351	512,148	498,316	660,785	-18.49	150.18
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	952	5,544	5,845	11,641	20,635	-82.83	-94.83
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	1,135,881		-100.00
Other borrowings w/remaining maturity over 1 year	48,708	48,872	312,721	48,955	36,846	-0.34	2517.30
Brokered deposits < \$250K	300,001	529,371	324,508	424,898	452,709	-43.33	19093.92
Noncore funding	812,092	1,151,138	1,155,222	983,810	2,306,856	-29.45	0.18
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	504,209	501,762	553,486	500,545	395,804	0.49	217.87
Other liabilities	375,244	235,778	354,247	272,605	156,758	59.15	864.64
Total liabilities	20,614,095	19,049,953	20,891,852	17,791,569	15,772,997	8.21	211.62
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	72,251	72,008	72,017	71,754	71,500	0.34	86.70
Common surplus	1,931,088	1,920,566	1,924,813	1,913,285	1,907,108	0.55	281.79
Retained earnings	1,157,359	863,828	1,006,436	671,510	507,950	33.98	360.62
Accumulated other comprehensive income	-12,635	25,024	15,590	33,505	17,995		
Other equity capital components	-74,687	-44,422	-52,405	-42,966	-34,971		
Total holding company equity capital	3,073,376	2,837,004	2,966,451	2,647,088	2,469,582	8.33	292.67
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,073,376	2,837,004	2,966,451	2,647,088	2,469,582	8.33	292.67
Total liabilities and capital	23,687,471	21,886,957	23,858,303	20,438,657	18,242,579	8.23	220.19
Memoranda							
Non-interest-bearing deposits	8,262,929	6,983,761	7,774,823	6,151,070	4,199,448	18.32	393.92
Interest-bearing deposits	11,422,053	11,274,236	11,890,730	10,806,753	9,827,625	1.31	177.20
Total deposits	19,684,982	18,257,997	19,665,553	16,957,823	14,027,073	7.82	239.78
Long-term debt that reprices within 1 year	74,384	0	74,319	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,966,451	2,647,088	2,647,088	2,469,582	1,456,347		
Accounting restatements	0	0	0	-56,704	-276		
Net income	171,764	213,289	376,913	261,988	161,441		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,509	7,535	11,791	6,431	8,715		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	22,282	1,456	9,439	7,994	18,410		
Changes incident to business combinations	0	0	0	0	869,294		
Less: Dividends declared	20,841	20,971	41,987	41,724	30,350		
Change in other comprehensive income	-28,225	-8,481	-17,915	15,509	22,821		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,073,376	2,837,004	2,966,451	2,647,088	2,469,582		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	56.29	38.78	81	53.40	36.32	84	52.95	36.25	83	52.36	36.22	83	56.83	37.78	84
Commercial and industrial loans	11.17	11.05	57	9.54	12.25	40	10.07	10.76	54	10.86	13.52	36	7.30	12.02	26
Loans to individuals	1.45	3.52	51	2.86	3.48	62	1.92	3.36	58	5.15	3.40	69	8.50	4.20	77
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.38	0.19	78	0.29	0.21	73	0.24	0.18	71	0.26	0.19	72	0.31	0.24	76
Other loans and leases.....	7.20	4.45	75	6.97	4.22	74	6.62	4.47	70	7.93	4.63	76	6.42	5.01	65
Net loans and leases.....	75.75	61.60	83	72.26	59.81	84	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92
Debt securities over 1 year.....	4.73	19.46	6	3.18	17.61	4	2.57	19.46	3	4.13	15.55	6	7.09	14.60	15
Mutual funds and equity securities	0.01	0.05	36	0.01	0.06	40	0.01	0.06	36	0.01	0.05	38	0.01	0.06	39
Subtotal	80.49	82.34	26	75.45	78.32	30	73.66	79.22	25	79.73	78.16	42	86.24	79.65	69
Interest-bearing bank balances	8.26	4.59	80	13.82	9.11	78	15.66	8.50	84	9.27	7.51	65	1.93	3.06	47
Federal funds sold and reverse repos	0.02	0.58	63	0.09	0.52	71	0.08	0.54	70	0.10	0.82	71	0.13	1.57	68
Debt securities 1 year or less	0.17	1.68	12	0.50	1.53	30	0.25	1.56	17	0.67	1.68	31	0.60	1.91	32
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	88.95	90.95	27	89.87	91.43	34	89.66	91.77	23	89.76	91.05	29	88.89	89.53	38
Non-interest cash and due from depository institutions.....	1.46	1.01	82	1.19	1.01	59	1.29	0.82	87	0.99	1.07	44	1.35	1.14	66
Other real estate owned.....	0	0.01	43	0.05	0.02	85	0.02	0.01	77	0.11	0.02	93	0.18	0.03	95
All other assets.....	9.59	7.97	69	8.95	7.50	67	9.05	7.35	70	9.24	7.82	70	9.76	9.27	58
Memoranda															
Short-term investments	8.45	7.68	67	14.41	12.01	68	16	11.47	73	10.04	11.17	51	2.66	7.63	34
U.S. Treasury securities.....	1.32	1.96	55	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.15	0.84	41	0.30	0.77	49	0.22	0.82	41	0.39	0.63	55	0.53	0.54	61
Municipal securities	0.31	1.75	33	0.28	1.72	31	0.24	1.73	29	0.33	1.69	31	0.58	1.34	42
Mortgage-backed securities	3.07	13.68	8	2.91	12.97	6	2.24	14.14	5	3.84	11.75	9	6.30	11.44	19
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.06	0.52	37	0.19	0.52	48	0.12	0.53	41	0.25	0.42	55	0.29	0.39	61
Loans held-for-sale.....	2.35	0.35	93	5.53	0.42	96	5.26	0.55	93	5.71	0.52	96	9.08	0.39	97
Loans held for investment.....	74.14	61.41	81	67.53	59.85	72	66.54	58.06	72	70.85	61.72	75	70.27	63.50	61
Real estate loans secured by 1–4 family	18.70	12.26	80	18.74	11.69	79	18.20	11.46	79	18.57	11.91	79	23.96	13.29	88
Revolving	0.74	1.49	33	0.87	1.45	40	0.75	1.42	37	1.05	1.66	42	1.49	2.07	46
Closed-end, secured by first liens	17.86	10.40	84	17.71	9.84	84	17.33	9.67	86	17.31	9.81	86	22.23	10.69	88
Closed-end, secured by junior liens	0.10	0.18	48	0.16	0.20	54	0.12	0.17	53	0.20	0.22	61	0.23	0.28	57
Commercial real estate loans	36.86	24.34	77	33.82	22.48	81	34	22.69	77	32.95	22.22	79	31.99	22.23	69
Construction and land development.....	7.38	3.75	82	6.98	3.35	87	6.09	3.34	83	7.86	3.40	89	8.99	3.44	92
Multifamily.....	2.93	3.69	52	2.45	3.31	50	2.50	3.57	49	1.70	3.12	35	1.63	3.01	40
Nonfarm nonresidential	26.56	15.50	84	24.39	14.81	84	25.41	14.57	85	23.39	14.72	81	21.37	14.69	69
Real estate loans secured by farmland.....	0.73	0.35	78	0.85	0.34	80	0.75	0.30	80	0.84	0.33	79	0.88	0.36	80

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
Loan commitments (reported semiannually, June/Dec)	5,723,655	3,812,845	4,600,778	3,085,734	2,749,038											
Commit: Secured commercial real estate loans	3,358,867	1,980,224	2,547,857	1,500,838	1,500,301											
Commit: Unsecured real estate loans	0	0	0	0	0											
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0											
Securities underwriting	0	0	0	0	0											
Standby letters of credit	30,272	32,291	36,184	33,613	29,232											
Commercial and similar letters of credit	0	0	0	0	0											
Securities lent	0	0	0	0	0											
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0											
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0											
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0											
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0											
Derivative Contracts																
Interest rate futures and forward contracts	1,690,694	2,698,000	1,935,237	2,128,000	1,814,669											
Written options contracts (interest rate)	320,320	674,525	417,126	1,199,939	288,490											
Purchased options contracts (interest rate)	0	0	0	0	0											
Interest rate swaps	97,424	17,238	16,755	19,652	57,812											
Futures and forward foreign exchange	0	0	0	0	0											
Written options contracts (foreign exchange)	0	0	0	0	0											
Purchased options contracts (foreign exchange)	0	0	0	0	0											
Foreign exchange rate swaps	0	0	0	0	0											
Commodity and other futures and forward contracts	0	0	0	0	0											
Written options contracts (commodity and other)	0	0	0	0	0											
Purchased options contracts (commodity and other)	0	0	0	0	0											
Commodity and other swaps	0	0	0	0	0											
Percent of Total Assets																
Loan commitments (reported semiannually, June/Dec)	24.16	24.48	55	17.42	22.45	39	19.28	22.78	46	15.10	22.01	24	15.07	23.52	21	
Standby letters of credit	0.13	0.66	10	0.15	0.67	13	0.15	0.65	13	0.16	0.71	13	0.16	0.84	15	
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17	
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39	
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27	
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34	
Derivative contracts	8.90	44.65	35	15.49	49.75	46	9.93	46.30	37	16.38	48.62	42	11.85	68.47	30	
Interest rate contracts	8.90	32.11	37	15.49	35.96	50	9.93	32.46	40	16.38	34.36	44	11.85	47.31	32	
Interest rate futures and forward contracts	7.14	3.60	86	12.33	5.17	88	8.11	3.25	87	10.41	6.21	84	9.95	10.67	81	
Written options contracts (interest rate)	1.35	1.58	72	3.08	1.82	81	1.75	1.41	77	5.87	2.18	89	1.58	2.47	71	
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22	
Interest rate swaps	0.41	21.90	12	0.08	20.67	10	0.07	20.49	10	0.10	20.83	7	0.32	28.86	8	
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22	
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23	
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39	
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39	
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38	
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31	
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40	
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35	
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34	
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35	
Percent of Average Loans and Leases																
Loan commitments (reported semiannually, June/Dec)	32.94	46.07	34	23.86	42.93	21	28.48	44.98	28	19.92	42.82	16	24.29	45.53	25	

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,108,438	3,389,763	2,369,118	3,347,591	2,160,971
Interest rate contracts	2,108,438	3,389,763	2,369,118	3,347,591	2,160,971
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,690,694	2,698,000	1,935,237	2,128,000	1,814,669
Written options	320,320	674,525	417,126	1,199,939	288,490
Exchange-traded	0	0	0	0	0
Over-the-counter	320,320	674,525	417,126	1,199,939	288,490
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	97,424	17,238	16,755	19,652	57,812
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,108,438	3,389,763	2,369,118	3,347,591	2,160,971
Interest rate contracts	2,108,438	3,389,763	2,369,118	3,347,591	2,160,971
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,788,118	2,715,238	1,951,992	2,147,652	57,812
One year or less	1,690,694	2,698,000	1,935,237	2,128,000	37,114
Over 1 year to 5 years	26,594	9,643	9,418	11,800	8,491
Over 5 years	70,830	7,595	7,337	7,852	12,207
Gross negative fair value (absolute value)	1,548	3,297	1,188	17,617	5,034
Gross positive fair value	11,898	20,314	11,940	51,756	7,865
Held for trading	0	0	0	0	0
Non-traded	11,898	20,314	11,940	51,756	7,865
Current credit exposure on risk-based capital derivative contracts	4,888	20,314	11,940	51,756	7,865
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		84,659		49,395		64,020		61,517		113,277
90+ days past due loans and leases		8,542		4,874		12,648		8,326		5,754
Nonaccrual loans and leases.....		122,912		59,921		85,266		76,457		75,124
Total past due and nonaccrual loans and leases.....		216,113		114,190		161,934		146,300		194,155
Restructured 30–89 days past due.....		2,866		1,966		1,642		4,484		5,925
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		5,657		11,068		11,006		6,145		5,622
Total restructured loans and leases		8,523		13,034		12,648		10,629		11,547
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		33,234		79,241		63,941		74,359		23,683
Other real estate owned.....		835		10,383		4,550		22,635		33,397
Other Assets										
30–89 days past due.....		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.47	0.32	77	0.31	0.27	68	0.37	0.32	67	0.39
90+ days past due loans and leases	0.05	0.09	60	0.03	0.10	51	0.07	0.10	67	0.05
Nonaccrual loans and leases.....	0.68	0.38	86	0.37	0.58	31	0.50	0.46	59	0.49
90+ days past due and nonaccrual loans and leases.....	0.73	0.53	74	0.41	0.73	28	0.57	0.62	52	0.54
30–89 days past due restructured.....	0.02	0.01	80	0.01	0.01	80	0.01	0.01	74	0.03
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.03	0.09	34	0.07	0.12	43	0.06	0.10	47	0.04
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.47	0.32	77	0.31	0.27	68	0.37	0.32	67	0.39
90+ days past due assets	0.05	0.10	59	0.03	0.10	50	0.07	0.10	67	0.05
Nonaccrual assets	0.68	0.39	84	0.37	0.59	31	0.50	0.47	59	0.49
30+ days past due and nonaccrual assets	1.19	0.88	75	0.71	1.04	40	0.95	0.97	60	0.93
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.55	0.32	81	0.30	0.43	36	0.41	0.36	67	0.41
90+ days past due and nonaccrual assets + other real estate owned	0.56	0.34	80	0.34	0.46	39	0.43	0.37	66	0.53
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.67	0.38	83	0.69	0.52	74	0.65	0.41	80	0.87
Allowance for loan and lease losses	92.59	57.44	83	86.54	67.93	75	92.73	62.64	80	89.22
Equity capital + allowance for loan and lease losses	4.92	3.52	75	5.03	4.43	64	4.96	3.60	74	6.25
Tier 1 capital + allowance for loan and lease losses.....	7.31	3.97	85	7.29	5.28	73	7.52	4.30	84	9.36
Loans and leases + other real estate owned	0.88	0.63	74	0.95	0.88	59	0.91	0.71	67	1.14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.46	0.26	80	0.30	0.24	69	0.36	0.26	70	0.36	0.39	57	0.73	0.38	85
	90+ days past due		0	0.11	43	0.01	0.12	50	0.01	0.12	52	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.83	0.45	84	0.43	0.65	39	0.55	0.52	65	0.59	0.76	43	0.60	0.46	68
Commercial and industrial	30–89 days past due		0.72	0.28	88	0.53	0.17	93	0.61	0.24	88	0.68	0.23	89	1.95	0.31	96
	90+ days past due		0.27	0.03	93	0.13	0.02	94	0.41	0.04	95	0.30	0.03	96	0.36	0.05	93
	Nonaccrual.....		0.44	0.46	62	0.35	0.64	37	0.59	0.57	63	0.44	0.75	33	0.69	0.83	50
Individuals	30–89 days past due		0.63	0.70	49	0.52	0.55	53	0.73	0.63	61	0.68	0.83	45	0.74	0.83	44
	90+ days past due		0.15	0.07	78	0.09	0.07	71	0.13	0.09	73	0.17	0.14	71	0.06	0.17	48
	Nonaccrual.....		0.27	0.18	76	0.30	0.18	75	0.31	0.17	78	0.34	0.28	68	0.17	0.17	59
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0.01	0.10	59	0.37	0.16	78	0.03	0.07	66	0.05	0.17	60	0.07	0.24	59
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.11	0.36	61	0.13	0.69	56	0.24	0.70	69	0.22	0.49	59	1.28	0.67	77
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.12	0.11	71	0.01	0.11	43	0.06	0.12	60	0.02	0.18	41	0.03	0.20	40
	90+ days past due		0.01	0.01	82	0	0.01	35	0.02	0.01	86	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,928,652	1,948,152	1,944,425	1,942,073	1,943,637										
Retained earnings	1,214,129	941,051	1,082,129	757,139	507,950										
Accumulated other comprehensive income (AOCI)	-12,635	25,024	15,590	33,505	17,995										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,130,146	2,914,227	3,042,144	2,732,717	2,469,582										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,129,376	987,183	1,128,829	997,215	1,013,596										
Accumulated other comprehensive income-related adjustments	-12,635	25,024	15,590	33,505	17,995										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,013,405	1,902,020	1,897,725	1,701,997	1,437,991										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,013,405	1,902,020	1,897,725	1,701,997	1,437,991										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,013,405	1,902,020	1,897,725	1,701,997	1,437,991										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	492,325	505,331	506,328	504,345	397,560										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	138,069	100,826	96,234	126,043	39,266										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	630,394	606,157	602,562	630,388	436,826										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	630,394	606,157	602,562	630,388	436,826										
Exited advanced approach tier 2 capital															
Total capital	2,643,799	2,508,177	2,500,287	2,332,385	1,874,817										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	23,471,248	21,589,289	23,105,816	19,927,097	17,979,845										
Less: Deductions from common equity tier 1 capital	1,129,376	987,183	1,128,829	997,215	1,013,596										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	22,341,872	20,602,106	21,976,987	18,929,882	16,966,249										
Total risk-weighted assets	19,924,916	16,381,732	18,150,498	15,277,502	14,531,141										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.11	11.85	27	11.61	12.66	37	10.46	12.37	25	11.14	12.35	34	9.90	12.11	19
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.11	12.53	9	11.61	13.44	17	10.46	13.11	7	11.14	13.08	20	9.90	12.78	7
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.27	14.37	36	15.31	15.42	55	13.78	14.91	32	15.27	15.23	57	12.90	14.36	27
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.01	9.08	48	9.23	9.11	57	8.64	8.98	44	8.99	9.13	48	8.48	9.76	17
Supplementary leverage ratio, advanced approaches HCs		6.62		6.95			6.71			8.72				7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change				
																1-Year	5-Year			
Insurance Activities																				
Total insurance underwriting assets			0			0			0			0				0				
Total property and casualty assets			0			0			0			0				0				
Reinsurance recoverables (P/C)																				
Total life and health assets			0			0			0			0				0				
Reinsurance recoverables (L/H)																				
Separate account assets (L/H)			0			0			0			0				0				
Total insurance underwriting equity			0			0			0			0				0				
Total property and casualty equity			0			0			0			0				0				
Total life and health equity			0			0			0			0				0				
Total insurance underwriting net income			0			0			0			0				0				
Total property and casualty			0			0			0			0				0				
Total life and health			0			0			0			0				0				
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0				
Unearned premiums (P/C)			0			0			0			0				0				
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0				
Separate account liabilities (L/H)			0			0			0			0				0				
Insurance activities revenue			31			26			57			41				61	19.23	-3.13		
Other insurance activities income			31			26			57			41				61	19.23	-3.13		
Insurance and reinsurance underwriting income			0			0			0			0				0				
Premiums			0			0			0			0				0				
Credit related insurance underwriting			0			0			0			0				0				
Other insurance underwriting			0			0			0			0				0				
Insurance benefits, losses, expenses			0			0			0			0				0				
Net assets of insurance underwriting subsidiaries			0			0			0			0				0				
Life insurance assets			384,862			277,839			331,147			176,466				175,270	38.52	388.19		
Analysis Ratios																				
	06/30/2022				06/30/2021				12/31/2021				12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
Insurance underwriting assets / Consolidated assets		0	0	40		0	0	40		0	0	40		0	0	39	0	0.01	37	
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63				52.30			53.11			53.67						51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37				47.70			46.89			46.33						48.53		
Separate account assets (L/H) / Total life assets		11.61				13.29			13.40			11.24						7.26		
Insurance activities revenue / Adjusted operating income		0.01	0.36	34		0	0.37	29	0.01	0.36	30	0	0.41	27	0.01	0.47	30			
Premium income / Insurance activities revenue		0	3.08	41		0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income		34.56				30.92			32.99			38.23						34.91		
Other premium income / Total premium income		65.44				69.08			67.01			61.77						65.09		
Insurance underwriting net income / Consolidated net income		0	0.02	44		0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)		18.14				21.10			23.22			15.59						19.86		
Insurance net income (L/H) / Equity (L/H)		163.24				5.07			4.49			3.62						5.13		
Insurance benefits, losses, expenses / Insurance premiums		3,806.36				-395.05			927.51			447.82						233.61		
Reinsurance recovery (P/C) / Total assets (P/C)			0.07				0.07			0.07			0.07					0.15		
Reinsurance recovery (L/H) / Total assets (L/H)			0				0			0			0					0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44		0	0	44		0	0	44		0	0	44	0	0	42	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		17.61	12.13	72		13.38		11.54	59	16.03		12	64		9.28	11.03	42	11.87	11.51	50
Broker-Dealer Activities			0			0			0			0				0		0		
Net assets of broker-dealer subsidiaries (\$000)		0	0.53	37		0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets																				

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	500	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	500	1,000	1,000	1,000	1,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....	-50	18.50	9	0	3.19	51	0	9.48	51	0	2.04	49	0	12.40	48
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	265,087	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	202,593	0	0	0	
All other loans and leases.....		0	0	62,494	0	0	0	
Retained credit exposure.....		0	0	5,290	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	4,043	0	0	0	
All other loans and leases.....		0	0	1,247	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	5,290	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	5,290	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	1.11	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0.85	0	0	0	
All other loans and leases.....		0	0	0.26	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans				23.94				
Home equity lines				1.03				
Credit card receivables.....				0				
Auto loans and other consumer loans.....				2.57				
Commercial and industrial loans				14.98				
All other loans and leases.....				57.49				

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....			2				
1–4 family residential loans							
Home equity lines							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans			2				
All other loans and leases			2				
Unused commitments to provide liquidity (servicer advance).....			0				
Seller's interest carried as securities and loans			2				
Home equity lines							
Credit card receivables.....							
Commercial and industrial loans			2.61				
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0.28	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0.28	0	0		
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commcial and industrial loans	0	0	683	0	0	0	
All other loans and leases.....	0	0	621	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	1,304	0	0	0	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	427	0	0	0	
All other loans and leases.....	0	0	11	0	0	0	
Total 90+ days past due securitized assets	0	0	438	0	0	0	
Total past due securitized assets.....	0	0	1,742	0	0	0	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans			0.34		
All other loans and leases			0.99		
Total 30–89 days past due securitized assets			0.49		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans			0.21		
All other loans and leases			0.02		
Total 90+ days past due securitized assets			0.17		
Total past due securitized assets percent of securitized assets			0.66		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans			0		
All other loans and leases			0		
Total net losses on securitized assets			0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0.48		
Home equity lines			0.27		
Credit card receivables					
Commercial and industrial loans			0.59		
All other loans and leases			0.28		
Total managed loans past due 30–89 days			0.38		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0		
Home equity lines			0		
Credit card receivables					
Commercial and industrial loans			0.40		
All other loans and leases			0.03		
Total managed loans past due 90+ days			0.08		
Total Past Due Managed Assets			0.45		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans			-0.01		
Home equity lines			0		
Credit card receivables					
Commercial and industrial loans			0.03		
All other loans and leases			0.06		
Net Losses on Managed Assets Percent of Total Managed Assets			0.04		

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	0	142,000	93,000	67,450		
Dividends		0	0	142,000	93,000	67,200		
Interest		0	0	0	0	250		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		61	48	101	127	181	27.08	19.61
Dividends		61	48	101	127	181	27.08	19.61
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		61	48	142,101	93,127	67,631	27.08	19.61
Securities gains (losses)		270	0	0	0	61		
Other operating income		0	0	0	783	0		
Total operating income		331	48	142,101	93,910	67,692	589.58	549.02
Operating Expenses								
Personnel expenses		5,320	5,579	12,430	7,642	6,002	-4.64	188.50
Interest expense		6,900	7,129	14,255	10,907	8,826	-3.21	309.01
Other expenses		3,328	2,797	5,956	7,368	13,634	18.98	29.95
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		15,548	15,505	32,641	25,917	28,462	0.28	155.22
Income (loss) before taxes		-15,217	-15,457	109,460	67,993	39,230		
Applicable income taxes (credit)		-4,489	-3,971	-6,878	-5,225	-5,603		
Extraordinary items								
Income before undistributed income of subsidiaries		-10,728	-11,486	116,338	73,218	44,833		
Equity in undistributed income of subsidiaries		182,492	224,775	260,575	188,770	116,608	-18.81	293.63
Bank subsidiaries		183,606	225,940	263,437	191,152	118,987	-18.74	296.04
Nonbank subsidiaries		-1,114	-1,165	-2,862	-2,382	-2,379		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		171,764	213,289	376,913	261,988	161,441	-19.47	288.25
Memoranda								
Bank net income		183,606	225,940	405,437	284,152	186,187	-18.74	296.04
Nonbank net income		-1,053	-1,117	-2,761	-2,255	-2,198		
Subsidiary holding companies' net income		0	0	0	0	0		

